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STATE FUND MONTANA

MONTANA GUARDIAN

"Serving Montana Employers and Employees"

STATE DOCUMENTS COLLECTION

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BUSINESS CLINICS HELP

The State Fund will again participate with five other State and Federal agencies in conducting clinics for employers in 13 cities around Montana this spring and fall. *(See side bar for schedule.)*

Last year's clinics were attended by 1,343 business representatives, mostly bookkeepers. Underwriting Department Vice President John King will do most of the presentations for the State Fund. Suggestions for topics are being sought from Accounting, Policy Services, Audit and any other area dealing with our policyholders. *(See side bar for topics so far.)*

This program is an excellent way to inform a large number of our customers about our service and to correct misconceptions.

Reservations can be made with local area chamber of commerces, except in Billings where it is with Eastern Montana College's Center of Continuing Education.

LOCATIONS

TOWN	DATES	LOCATION	FEE
Havre	April 21	Northern Montana College	$14.00
Great Falls	April 22	Heritage Inn	$22.00
Livingston	April 28	Yellowstone Inn	$20.00
Missoula	May 12	Holiday Inn	$22.60
Kalispell	May 13 & 14	Outlaw Inn	$20.00
Glasgow	June 9	Cottonwood Inn	$15.00
Sidney	June 10	Elk's Lodge	$20.00
Miles City	June 11	Miles Community College	$20.00
Billings	Aug. 19 & 20	Eastern Montana College	$20.00
Butte	Sept. 8	Warbonnet Inn	$20.00
Bozeman	Sept. 9	Montana State University	$20.00
Lewistown	Sept. 15	Park Inn	$20.00
Helena	Sept. 23	Colonial Inn	$19.95

TOPICS

State Fund Insurance Program Overview
Application and Coverage Requirements and Process
Payroll Classification System
Payroll and Premium Report Form
Policy Endorsements and Extraterritorial Coverage
Construction Industry Credit Program
Experience Modification, Variable Pricing and Medical Deductible Programs
Cost Containment, Safety Programs and Accident Reporting

OUTSTANDING EMPLOYEE AWARDS

It is time again for the Governor's awards for Outstanding State Employee. In preparation for this annual event, supervisors and co-workers were asked to submit nominations for these awards. Four people at State Fund nominated were:

Fred Lubke	Maintenance Supervisor
Paul Bogumill	Claims Examiner I
Joan Wright	Administrative Clerk I
Eleanor Bowen	Underwriting Assistant Vice President

From this group, two people were chosen by the selection committee. On May 5th, Joan Wright and Eleanor Bowen received recognition from Governor Stan Stephens during a ceremony at the Capitol Rotunda.

PICS

State Fund will soon provide additional information to the National Council on Compensation Insurance (NCCI) for the Policy Information Capture System (PICS). A State Fund committee has been designated to determine NCCI's reporting requirements and identify new data processing programs and necessary changes to our existing programs.

PICS captures basic policy coverage information from workers' compensation carriers and State Funds on a nation-wide basis. NCCI uses the information to provide coverage verification services to subscribers and regulators and to provide a control system for timely submission of Unit Report System (URS) data. This data is used in generation of experience ratings and for NCCI rate-making activities.

State Fund will be provide monthly information about new, re-enrolled, canceled and reinstated policies and policy changes. On an annual basis, we will provide information about all renewal policies. Our goal is to begin reporting to PICS in May 1992.

State Fund employees working on this committee were Underwriting Assistant Vice President Eleanor Bowen, Policy Services Director Christy Weikart, Administrative Assistant IV Karen Miser, Budget Director Joe Williams, Assistant Accounting Director Lynn Donnelly, MIS Vice President Judy Simpson, and Program & Systems Analysis Director Jeff Holm.

AMERICANS WITH DISABILITIES ACT

The Americans With Disabilities Act enacted by Congress and signed by the president. This Act specifically protects the employment and accessibility rights of persons with disabilities.

ADA is a civil rights law prohibiting discrimination against qualified persons with disabilities in the areas of employment, public services, transportation, public accommodations and telecommunication services.

Over the last few months, several State Fund employees have been trained concerning this new law. They will soon be actively reviewing our services, facilities and procedures for compliance with ADA guidelines.

ATTORNEY FOR THE DEFENSE

State Fund Attorney Charlie Adams recently attended the seminar *HOW TO WIN WORKERS' COMPENSATION CASES FOR THE DEFENSE* in San Francisco. The seminar held March 12th and 13th drew approximately 300 lawyers, adjusters and various other workers' compensation professionals from across the country. A variety of speakers, including lawyers, doctors and investigators of national prominence, provided their insights on subjects ranging from litigation to medical issues which come up in workers' compensation claims.

NEXT NEWSLETTER DEADLINE

Our next employee newsletter will be available on June 1st. Due to holidays and vacations, the deadline for articles is May 15th. Articles are to be given to Pietr Zwolle.

STATE FUND MONTANA

MONTANA GUARDIAN

The State Fund **"Montana Guardian"** is an official employee newsletter published by the State Compensation Mutual Insurance Fund for the purpose to educate and keep State Fund employees informed on the workers' compensation industry, especially the State Fund.

Editor	Jim Murphy, Executive Vice-President
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Contributors	Debbie Svaldi, Personnel Manager Ed Glenn, Programming Assistant Director Charlie Adams, Lawyer III John King, Underwriting Vice President Ellen Black, Audit Division Director Jerry Klein, Loss Prevention Division Director Karen Miser, Admin. Assist. IV Marvin Kraft, Administrative Support Division Dir.
Technical Editor & Layout	Pietr Zwolle, Management Analyst I

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Letters to the Editor of the Montana Guardian will be accepted from current State Fund employees. Letters to the Editor are to be submitted to Harold Gilbertson by the article deadline date and must include the employee's name, section and department name, and office phone number. Letters without the author's name, section and department name and office phone number will not be published. Letters deemed inappropriate to the goals and objectives of the Montana Guardian or State Fund will be returned to the author with an explanation why it was rejected. Due to space constraints, some letters may appear in a later issue. Letters to the Editor do **NOT** reflect the policy or official positions of either the Board of Directors or the management of State Fund.

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DATABASE DITTIES

It is always fun dealing with a policy's financial transactions. You've got your 062 payroll transactions, your 066 premium billing and my favorite the 049 income transactions. These plus a score or more others combine to make up a policy's financial transaction history.

When you try to follow a policy's financial tracks, you can get leads from a variety of on-line screens including Accounts Receivable (2330) and Billing History (2346). But even then there are some transactions which will be very hard to find. Well, get out your magnifying glasses and prepare to get down! The All Transactions File - screen 2365 - exposes all a policy's financial transactions in one easy to use location.

To access the All Transactions File press PF2 from the Policy Financial Menu or type 2365 in the response field of any of the policy services inquiry screens. All a policy's financial transactions are listed in all their glory. Newest transactions are displayed first, and by pressing PF8 you can page down through the policy's history. But, there is more. Because a financial transaction contains so much good stuff, the screen can only display half of it at a time. Press PF11 to scroll right across the transaction. PF10 will scroll left. There is ***hot stuff*** here like billing for deposit, request for payroll, notes receivable, interest, etc. Some of this stuff cannot be found anywhere else on earth. Of course different transactions contain different data, so not all will have every field filled in. But it is great anyway.

I've used this screen a number of times. And each and every time has been an exciting experience. So give it a whirl! The All Transactions File and financial tracking, another ***hot*** database ditty.

MEDICAL TERMINOLOGY CLASSES

Two more sessions are planned this summer of the Medical Terminology Classes for State Fund employees presented by Paul Bogumill. If you are interested in enrolling, contact Debbie Svaldi. If necessary, additional classes may be scheduled.

PERSONNEL ACTIONS

FROM JANUARY 18 ,1992
TO MARCH 27, 1992

NEW HIRES

Benefits Department

Charlie Brown	File Clerk II
Jean Mills	Receptionist II

Management Information Systems Department

Mark Malensek	Programmer Analyst I
Dave Ogan	Programmer Analyst Trainee

Underwriting Department

Kelly Pecurian	Admin. Clerk II

PROMOTIONS

Donna Gregg	Claims Assistant III
Mitzie Darlow	Admin. Clerk II
Tor Gudmundsen	Systems Admin. Director
Barbara Holshue-Dudley	Claims Assistant I

LEFT

Carrie Castle	Fran Hartmann
Arliss Pillatzke	Dave Swenson
Theresa Toccafondo	Dave Frazier

LUNCH BUSTERS

Lunch Busters yoga group is "so small it's almost non-existent, but we do have a few dedicated people who plan to keep going through this summer," according to Char Stipe. "And . . . we can't really blame anyone who finds the fresh air out-of-doors during this beautiful spring season more attractive."

Anyone who wishes to join Lunch Busters is welcome. It meets at noon on Mondays, Wednesdays and Fridays. See Char for further details.

REMEMBER TO VOTE PRIMARY ELECTION DAY TUESDAY, JUNE 2

CHANGES IN ACCIDENT CATALOGING

The State Fund Accident Cataloging Unit has added to its operation the Plan III accident coding function which was part of the Research, Safety and Training Division of the Department of Labor and Industry. Due to Labor's backlog, State Fund management concluded it was in our best interest to assume responsibility for the coding of the Plan III (State Fund) accidents.

The entire Accident Cataloging Unit has received training on the new process. Any free time by existing staff is spent coding and entering information to the computer. We also have three temporary clerks working on statistical coding and reduction of the backlog. Training for the complete coding process will take about a month. Our goal in the unit is to maintain daily coding of the current accidents and work on the backlog as time allows. Currently we are coding approximately 190 accidents per day with about 115 of these being new accidents. So we are making progress on the backlog, but it is not going to disappear overnight.

This by no means has sidetracked the original goal of the Accident Cataloging Unit. All First Reports and Claims for Compensation will still be processed daily and all other mail will take priority over statistical coding.

SERVICE PIN AWARD CEREMONY

On March 10th, a ceremony was held at the State Fund to present service pins to several individuals for their Montana State Government service. These award pins are presented to employees throughout state government based on continuous years of work with the State. One need not have been with the same agency for all of this time, but, with state government.

Five Years of Service

Mary Martinez	Karen Wegner
Rita Potts	Laurie Lee
Kelley Bates	Diane Pedersen
Joan Wright	Kathy Hall

Ten Years of Service

Dale Buechler	Theresa Toccafondo
Kay Fleming	Pete Strizich

Twenty Years of Service

Eleanor Bowen	John King

Congratulations and best wishes go to all of these people.

WALK AMERICA

A team representing the State Fund received a plaque from the March of Dimes' Walk America for the fourth year on Saturday, April 25th. This year's State Fund team raised $562 in donations to be used in the March of Dime's efforts against birth defects. Last year's efforts raised $521.

Sponsored locally by Mountain West Bank, Northwest Airlines, Montana Title Company, McDonalds, Pizza Hut and Pepsi, a breakfast and lunch were provided to participants who earned donations for each mile they completed.

This year's walk included areas in the historic area of Helena, capital complex. State Fund team members were Nancy O'Dell (Administrative Aide I), Harry Walker (Data Entry Operator III), Helena Osterloth (Administrative Clerk III), Denita Osterloth (Helen's daughter), Mary Lynn Ramsey (Receptionist II), Kathy Hall (Claims Assistant III) and Joyce Flynn (Word Processing Operator II).

Individual prizes and awards will be announced at a later date. First, second and third prizes are based upon the largest donations raised by individual participants. First prize this year was a pair of mountain bikes.

Nancy thanks all team members and everyone at State Fund who contributed to the March of Dimes making it again a successful team effort.

AASCIF

During 1992, two State Fund employees will serve on committees of the American Association of State Compensation Insurance Funds (AASCIF) which State Fund is a member. Policy Services Director Christy Weikart is a member of the AASCIF Policyholder Services Committee. Rehabilitation Supervisor Archie Lake serves on the Rehabilitation Committee.

The Policyholder Services Committee will be looking into the debate on premium credits for high wage payers verses man hours, workers' compensation insurance deductibles, advantages and disadvantages of captive insurance companies, and "safety groups" and how they relate to rate credits and discounts. This committee also will continue projects which include a training outline for underwriting and marketing functions as well as monitoring new rating plans and concepts started by AASCIF members.

The Rehabilitation Committee will put on a workshop on the Americans With Disabilities Act (ADA). The committee is also working in other areas concerning vocational rehabilitation.

Other AASCIF standing committees include Audit, Claims, Communications, Data Systems, Law, National Issues, Safety and Health, and Statistics. Each committee has a wide variety of goals which serve common interests of the national organization and members.

During May 31st through June 4th, the 1992 AASCIF Workshop will be held in Seattle. The workshop will provide updates on the status of workers' compensation systems in the United States and Canada. The Washington State Fund will discuss how they turned a contingency reserve deficit of $225 million in 1985 to $330 million in the black in 1992. Committee meetings will be held.

In May 1994, Montana will host a AASCIF workshop. A Montana site has yet to be announced.

The Winter 1992 issue of the AASCIF Newsletter featured an article by our very own John King, Underwriting Vice President, discussing "Employee Leasing Part II: The Montana Solution." The article focused on the issues behind proper placement of liability and premium responsibility of those employers who actually control and utilize workers from temporary service contractors.

SPRING CONFERENCE '92

Although we had to juggle between fishing season, golf, vacations and of course "spring fever," Spring Conference '92 has been set for the week of May 18 through 22. (Some of you Helena folks may want to plan your vacations!) If you recall, this is one of those weeks when the building is full of people who act as if they belong here, but we're not quite sure why. Well, trust me. . . . Let them in!

Underwriting's 9 Audit Field Representatives and 7 Loss Prevention Consultants, and Benefit's 8 Field Claims Examiners will be in the building drinking our coffee, eating our donuts, using our break room and, yes, our bathrooms too! They believe they are here on a mission to learn, a "training" conference. You and I both know they are here to wreak havoc with the Helena people who control portions of their lives! That is why, those of us in the "know" refer to this as "H - - - Week!"

As a seasoned survivor, I recommend, we throw them off guard and pretend we don't know their secret motives of destruction. Let's be extra kind to them, greet them warmly, shake their hands, smile, take them to lunch, buy them a drink, go out with them and generally enjoy them. And to survive, continually repeat to yourself, "It's only one week . . . It's only one week."

It's bad enough we will be having these faces to deal with, but this year Underwriting's Audit Division is hosting an "Audit Conference" on Thursday of that week. This means we'll have an additional eighteen to twenty-five people to put up with. The Audit Conference will involve the Department of Labor and Industry's Unemployment Insurance Division and the Uninsured Employers' Fund Division and the Department of Revenue's Income and Miscellaneous Tax Division as well as our own Audit Field Representatives. With all these auditors in the building, this probably won't be a good day to brag about your tax refund or the extra cash you got for cleaning your uncle's office!

To reward ourselves and you for surviving this ordeal, the divisions who are responsible for this will be hosting a little get together that we hope you all will attend. We're planning on Wednesday evening, May 20th. For a small fee, we're hoping to provide drinks and a catered barbecue. Yes, we will be inviting the field staff too, but remember, "It's only one week . . ."

God Bless and may the ***force*** be with you!

SAFETY TIPS

SPRING has *SPRUNG*! Along with the nice weather, the budding trees, the emerging tulips and mowing the grass, people will begin moving from indoor activity to more outdoor activities. Wherever you may happen to live -- in the city, the hills, or the valley -- chances are greater you will be seeing more and more people riding bicycles.

These "rider-on-cycle" units will represent a wide range of ages, sizes, styles, and, most importantly, skills and experience. Whatever the initial motivation -- exercise and fitness awareness, or ecology and cost-consciousness -- this increased cycling activity presents some safety concerns for both the cyclist and motorist alike. Each must do his or her best to observe traffic laws and common sense rules, know the rights of others and anticipate each other's actions.

Tips for a Safer Cycling Season

Motorists should:

* Follow any cyclist at a safe distance (at least two seconds).
* Pass a cyclist only when such a move can be accomplished without meeting an oncoming vehicle or being passed by another driver.
* Leave a wide space when passing a cyclist.
* Watch for cyclists signaling for turns or stops.
* Watch for obstacles on the roadway ahead that might cause a cyclist to abruptly change position in a lane such as storm drains, rocks, branches and broken glass. A cyclist may swerve to avoid an openning door of a parked car.
* Keep in mind children often handle their bicycles more unpredictably than do adults.
* Be alert for the sudden appearance of cyclists at intersections and driveways or from behind parked cars, shrubbery and blind corners.
* Always check your blind spots before turns or lane changes to check for following or passing cyclists.

Cyclists should:

* Always ride with (in the direction of) traffic.
* Remember riding single file on the road is safest.
* Always wear an approved cyclist helmet.
* Always signal when planning to stop or turn.
* Always use a helmet or handle-bar rear view mirror.
* Obey all traffic laws with special attention to right-of-way to pedestrians.
* Use headlamps at night and be sure cycle is equipped with rear and side reflectors. (Pedals with reflectors and reflective flags mounted on rear axle poles are an added safety feature.)
* Wear reflective clothing or a flashing amber light when riding at night or in inclement weather. Wear high-visibility clothing during daytime hours.
* Carry all packages in a handle-bar basket or saddle bags; never carry objects in hands that will interfere with firm handle-bar grip with both hands.

Cycling is a wonderful activity especially when it is done sensibly and SAFELY!